

Information to identify the case:

Debtor 1	<u>Ashley A. Hnath</u>	Social Security number or ITIN	xxx-xx-9385
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	16-10735-TPA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ashley A. Hnath

5/17/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ashley A. Hnath
Debtor

Case No. 16-10735-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: May 17, 2022

Form ID: 3180W

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2022:

Recip ID	Recipient Name and Address
db	+ Ashley A. Hnath, 190 Madison Street, Saint Marys, PA 15857-1371
cr	+ THE BANK OF NEW YORK MELLON, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	+ THE BANK OF NEW YORK MELLON, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	+ The Bank of New York Mellon fka The Bank of New Yo, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
14268173	+ Apex Asset Management, LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
14268175	+ Elk Emergency Group, P.C., P.O. Box 731584, Dallas, TX 75373-1584
14268176	+ Elk Regional Health Center, Attn: Cashier, 763 Johnsonburg Road, Saint Marys, PA 15857-3498
14268177	+ Elk Regional Physicians Group, 763 Johnsonburg Road, Saint Marys, PA 15857-3498
14268180	+ Joseph J. Hawkins, D.M.D., 1141 South Michael Road, Saint Marys, PA 15857-3040
14268181	+ Penn Highlands DuBois, 1605 N. Cedar Crst Blvd Ste 110B, Allentown, PA 18104-2351
14268182	+ Penn Highlands Elk, P.O. Box 6195, Reading, PA 19610-0195
14268183	+ Penn Highlands Physician Network, 1605 N. Cedar Crest Blvd. Suite 110B, Allentown, PA 18104-2351
14268184	+ R & R Radiology LLC, P.O. Box 129, Clearfield, PA 16830-0129
14268186	+ Shapiro & DeNardo, LLC, Attn: Regina M. Holloway, Esquire, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
14268187	+ Specialized Loan Servi, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14886232	+ The Bank of New York Mellon Trustee, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14291903	+ The Bank of New York Mellon, Trustee(See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14268188	+ Thomas Coppolo, Esquire, 19 North Saint Marys Street, c/o Anthony Hnath, Saint Marys, PA 15857-1162
14268189	+ Tri-County Urology, Inc., 761 Johnsonburg Road, Suite 350, Saint Marys, PA 15857-3480

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 18 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2022 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 18 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 17 2022 23:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 17 2022 23:51:00	The Bank of New York Mellon fka The Bank of New Yo, 8742 Lucent Blvd, Suite 300, Highlands

District/off: 0315-1

User: auto

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			Ranch, CO 80129-2386
14268174	+ Email/Text: lnelson@arcmgmt.com	May 17 2022 23:51:00	ARC Management Group, LLC, 1825 Barrett Lakes Boulevard, Suite 505, Kennesaw, GA 30144-7570
14268173	^ MEBN	May 17 2022 23:42:27	Apex Asset Management, LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
14268178	+ EDI: IIC9.COM	May 18 2022 03:43:00	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
14268179	+ EDI: IIC9.COM	May 18 2022 03:43:00	I.C. System, Inc., 444 Highway 96 East, P.O. Box 64437, Saint Paul, MN 55164-0437
14275719	+ Email/Text: enotifications@santanderconsumerusa.com	May 17 2022 23:51:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
14268185	+ Email/Text: enotifications@santanderconsumerusa.com	May 17 2022 23:51:00	Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
14268187	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 17 2022 23:51:00	Specialized Loan Servi, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14886232	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 17 2022 23:51:00	The Bank of New York Mellon Trustee, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14291903	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 17 2022 23:51:00	The Bank of New York Mellon, Trustee(See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Specialized Loan
cr		Specialized Loan Servicing
cr		The Bank of New York Mellon FKA The Bank of New Yo
cr		The Bank of New York Mellon FKA The Bank of New Yo
cr	*+	The Bank Of New York Mellon, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
14720819	*+	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14268172	##+	Anthony Hnath, 115 Flagstone Road, Saint Marys, PA 15857-3365

TOTAL: 4 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2022

Signature: /s/Gustava Winters

District/off: 0315-1

User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2022 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of CWABS, Inc., ASSET-BACKED CERTIFICATES SERIES 2006-14 ecfmil@mwc-law.com, ecfmil@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of CWABS, Inc., ASSET-BACKED CERTIFICATES SERIES 2006-14 bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-14 bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor Specialized Loan Servicing ecfmil@mwc-law.com
Celine P. DerKrikorian	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of CWABS, Inc., ASSET-BACKED CERTIFICATES SERIES 2006-14 ecfmil@mwc-law.com
Celine P. DerKrikorian	on behalf of Creditor Specialized Loan ecfmil@mwc-law.com
Kenneth P. Seitz	on behalf of Debtor Ashley A. Hnath thedebterasers@aol.com
Lisa Cancanon	on behalf of Creditor Specialized Loan Servicing lisac@w-legal.com Llombardi06@law.du.edu
Mark G. Claypool	on behalf of Creditor Specialized Loan mclaypool@kmgslaw.com knoxbank@hotmail.com;chartle@kmgslaw.com;aklus@kmgslaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 11